

## Session Almost Over – Appropriations Bill “Urges” ERS Board to “Consider” COLA

As of March 29, the General Assembly had completed 37 days. The most significant action for ERS retirees is that the Appropriations Bill (HB 31) retains language initiated by the Governor and retained by the House regarding ERS COLAs: “The Board is urged to consider a benefit adjustment for retired state employees in accordance with sound actuary principles.” While no funds are appropriated for this, this provision is the most positive seen in any appropriations bill since we last actually received a COLA. The bill has passed both houses and is on its way to the Governor. Of course, this still means an uphill engagement with the ERS board which has the ultimate authority for granting COLAs to retirees.

Only two bills of some interest to us crossed over on Day 28. These are (1) SB 55 by Sen. Hufstetler which will allow ERS members to use money from their Peach State Reserves 401(k) and 457 plans to buy additional retirement benefits from the ERS pension plan, and (2) HB 196 by Rep. Benton to require trustees of public retirement systems to complete certain fiduciary training and education courses.

SB 56 by Sen Hufstetler to prohibit surprise billing for emergency room procedures, passed the Senate. Due in large part to GSRA members responding to an action alert, a House Insurance subcommittee recommended SB 56 for a do pass vote by the full committee. SB 56 was not added to the committee agenda for its last scheduled meeting for this session. SB 56 also would require disclosure of medical procedure costs and insurance coverages. On March 26, all the language of SB 56 was added by the Senate to a substitute for HB 540. The substitute passed the full Senate on March 29. GSRA issued an action alert for members to write representatives requesting them to vote to agree with HB 540 sub. Several of our partner organizations also issued similar action alerts.

Bills that failed to cross include the following:

- HB 391, drafted by GSRA and introduced by Retirement Committee chairman Benton. This bill would have the ERS provide ERS members' contact information to GSRA "and other similarly situated entities" upon request. The bill was tabled at ERS's request and GSRA's agreement, pending the drafting and signing of a mutually acceptable memorandum of understanding between our two organizations.
- The other “no surprise billing” bills, HB 84 by Rep. Smith, which only would provide medical procedure cost and insurance coverage disclosure requirements, failed to pass the House by one vote. Unfortunately, SB 56 was not added to the committee agenda for its last scheduled meeting for this session.
- HB 109 by House Retirement Committee chair Tommy Benton would impact new TRS retirees in ways believed detrimental by teacher organizations. But as Chairman Benton repeatedly stressed, the bill still retained a defined benefit plan, not a defined contribution or a hybrid plan like GSEPS.
- SB 26 by Sen. Ligon would allow members of the state's defined contribution plan to buy equivalent credit in the state's defined benefit plan. This bill was initiated last year by GSRA members and obtained support from the ERS. It passed the Senate but was held hostage by the House. This year it failed to pass the Senate.

## ERS Agrees in Principle to Provide Retiree Contact Info

GSRA has long sought to obtain contact information for retirees from ERS because the vast majority of retirees do not know of GSRA's existence, let alone our purpose, accomplishments, and why they should join. Obtaining this contact information is critical to GSRA expanding our membership, which has hovered at the same level the last several years. After years of failure to obtain this information, and as noted elsewhere in this newsletter, GSRA requested House Retirement Committee Chair Tommy Benton to introduce HB 391, which he did. This bill, drafted by GSRA, mandates that "...the names and contact information of members and beneficiaries of the Employees' Retirement System of Georgia shall be made available upon request by the Georgia State Retirees Association and any other similarly situated entity for the purpose of communicating with such members and beneficiaries, provided that the requesting entity pays the full costs to the Employees' Retirement System of Georgia associated with fulfilling the request..."

ERS Director Jim Potvin requested of both Chairman Benton and GSRA that, in lieu of legislation, our two organizations accomplish GSRA's objectives through a Memorandum of Understanding (MOU). Mr. Potvin said that a Georgia Supreme Court ruling last year would now permit ERS to provide the contact information. GSRA agreed to meet with ERS on March 1 to discuss this. Attending were Director Potvin, Deputy Director Angie Surface, and Director of Legislative Affairs Kelly Moody for ERS, and President Jim Sommerville and legislative liaisons Joseph Drolet, Chuck Freedman and Chuck Clay for GSRA. The amicable discussion centered on the conditions and logistics for ERS to provide the information to GSRA. ERS offered to prepare the first draft of the MOU and provide it to GSRA. This was done as agreed prior to the GSRA board meeting on March 14.

The GSRA board suggested several modifications to the ERS draft, which were made. The revised draft was submitted to Mr. Potvin on March 18. As of March 28, we are awaiting the ERS response. The general provisions of the MOU are as follows:

- ERS will contact retirees by:
  - publishing a feature article in ERS's newly revived newsletter to retirees;
  - modifying the member profile template on its web page to include a question for members to authorize release of their information;
  - putting a question on its member retirement application form;
  - putting a question on its online member retirement application. This would be a required field such that the applicant would not be able to finalize the application without responding to the question one way or the other, and
  - sending out an email to the approximately 25,000 - 30,000 members for whom ERS has email addresses. ERS declined to send out hard copy mailings.
  
- GSRA will limit the use of the contact information provided by ERS as follows:
  - will not supply the data to a third party;
  - will not use the data for solicitation for commercial purposes. However, it would be acceptable for GSRA to include information on GSRA members' access to benefits as an advantage to joining GSRA when initially contacting retirees. Further, once retirees join GSRA, there would be no limitation by ERS on what GSRA could do.

The final MOU will work out the details and logistics as to how all this will be accomplished. We hope to have it completed very soon. GSRA very much appreciates the level of cooperation which ERS has extended for this most important issue.



## Jim's View: Now is not the time to relax!

As you may know by now, the General Assembly has passed the FY20 Budget. The good news is that the Budget contains language urging the ERS Board to grant a benefit adjustment to retired state employees. Now, it is up to the ERS Board to do what the Governor and General Assembly are urging them to do and vote retired state employees an across the board cost of living increase.

**The next meeting of the ERS Board is scheduled for April 18th at 10:30 am. We need each and every one of you that can make it to attend this meeting. It is very important that we show up in force. We are very close to getting our main goal for this year met but we cannot relax now.**

I assure you that your GSRA leadership is not relaxing. We will be developing a strategy for putting pressure on the

ERS Board to fulfill the language contained in the Budget and provide a meaningful benefit adjustment to all retired state employees regardless of the amount of their yearly benefit payment.

We may need your help in putting pressure on the Board. Please respond and act on any action alerts that you may receive from GSRA.

Thank you for all that you have done in the past to support GSRA efforts. I know that I can count on your support at this critical time as we strive to make the ERS Board live up to its mission statement and provide its members with a dignified and comfortable retirement.

I look forward to seeing you on April 18th.

Jim

## Local Chapter News

### ABC of Douglas

The newly reconstituted ABC of Douglas local chapter held its first meeting on March 18, 2019 at the Satilla Regional Library. Guest Speakers were Bob Pollock and Kip Mann, GSRA state board members, who convened the meeting at 11:30 am. After initial remarks by Bob and Kip, the first order of business was electing officers. Initial officers are: President – Jenny McIver; Vice-President – Louise Darby; Secretary – Renee Mumford; Treasurer – Maggie Crosby. Marsha Gilliard and Peggy James will serve as Board members.

Further discussion at the meeting included number and schedule of meetings, communications with chapter members, ideas for meeting programs, chapter budget, etc. All area state retiree employees and educators are welcome and encouraged to join and can contact President Jenny McIver at [Mciver10@hotmail.com](mailto:Mciver10@hotmail.com) or 912-383-5924 for more information.



State board members Bob Pollock and Kip Mann are shown with President Jenny McIver, Vice-President Louise Darby, and Secretary Renee Mumford of the ABC Douglas chapter

## Save these Dates!

**GSRA 2019 Annual Meeting!**

**When: October 7 - 8, 2019**

**Where: Unicoi State Park Lodge, Helen, Georgia**



Plan now to attend the Annual Meeting at Unicoi State Park Lodge in Helen, Georgia during Oktoberfest! Invited speakers will include leadership from both DCH/SHBP and ERS to share the most current information regarding our retirement, health insurance and pension benefits.

Participants can attend timely sessions of their choice, and as always, there will be time for fun, food and fellowship at the evening welcome reception.

Exhibitors and partners will be available before and after sessions and during breaks.

Super door prizes will be on display for members to cast their tickets for before the drawings.

A shuttle will be available at no cost to provide transportation to and from the Lodge to Helen, GA (Betty's General Store) from noon to 8 pm on the hour for those who would like to take part in Helen's Oktoberfest activities!

Stay tuned for additional information in the coming months in the newsletter and on the GSRA website, [www.mygsra.com](http://www.mygsra.com).

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## Endorsed Benefits

The Georgia State Retirees Association (GSRA) makes many member only benefits available to its members. GSRA endorses the following member benefits:

- Long Term Care / Home Health Care Policy
- Life Insurance
- Medical Air Services Association (MASA)
- Travel Discounts
- Car Rental Discounts
- Tax-Deferred Annuity
- Cancer Treatment Policy
- Medicare Supplement Insurance
- Identity Theft Protection
- Hotel Discounts
- Computer Discounts

Review your benefits at: [www.myAMBAbenefits.info/gsra](http://www.myAMBAbenefits.info/gsra) 



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APCU partners with Members Wealth Management, a financial services program, to help our members with financial planning, investments, insurance, as well as retirement and estate planning strategies.

APCU has invited Sharon Roman, a Managing Associate with Members Wealth Management, to offer a great workshop, "Money Talk 101" at GSRA. This seminar is designed to facilitate conversations around financial milestones for retirees.

Topics will include:

- ★ The importance of setting financial goals
- ★ Understanding your current financial position
- ★ Preparing for a successful retirement
- ★ Income tax considerations
- ★ What your loved ones need to know

Since 1920, we've prided ourselves on helping members build a solid financial foundation for their own families.

We're not just people, we're solutions people. That's why nobody can serve our members like we can.

APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibitor table at GSRA. For more information, visit [apcu.com](http://apcu.com), or call us at (404) 768-4773 or Toll-free at (800) 849-8431.

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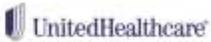
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## UnitedHealthcare® is proud to be a sponsor of the GSRA Annual Meeting.



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